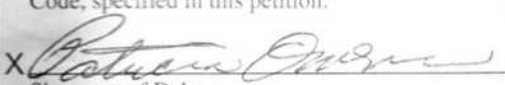
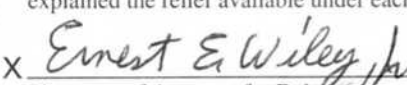
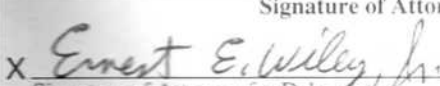


United States Bankruptcy Court				Voluntary Petition														
District of																		
Name of Debtor (If individual, enter Last, First, Middle): Owens, Patricia, A.			Name of Joint Debtor (Spouse) (Last, First, Middle):															
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names): none			All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):															
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6459			Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):															
Street Address of Debtor (No. and street, city, state, zip): 8836 S. Michigan Avenue Chicago, Illinois 60619			Street Address of Joint Debtor (No. and street, city, state, zip):															
County of Residence or Principal Place of Business: Cook			County of Residence or Principal Place of Business:															
Mailing Address of Debtor (If different from street address):			Mailing Address of Joint Debtor (If different from street address):															
Location of Principal Assets of Business Debtor (If different from addresses listed above)																		
Information Regarding Debtor (Check the Applicable Boxes)																		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district																		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> § 304-Case ancillary to foreign proceeding. <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13															
Nature of Debt (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input type="checkbox"/> Full Filing Fee attached. <input checked="" type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)															
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006 See Official Form No. 3															
Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE FOR COURT USE ONLY													
Estimated Number of Creditors <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-15	16-49	50-99	100-199	200-999		1000-over												
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>												
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million												
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Debts <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	More than \$100 million												
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): PATRICIA A. OWENS	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NORTHERN DISTRICT OF ILLINOIS		Case Number: 07-08570	Date Filed: 5/10/2007
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: PATRICIA A. OWENS		Case Number: NONE	Date Filed:
District: NORTHERN DIST. OF ILLINOIS		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u></u> Signature of Debtor X _____ Signature of Joint Debtor Telephone (If not represented by attorney) 4/11/2008 Date		EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made part of this petition. EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u></u> 4/11/08 Signature of Attorney for Debtor(s) Date	
Signature of Attorney X <u></u> Signature of Attorney for Debtor(s) ERNEST E. WILEY, JR. Printed Name of Attorney for Debtor(s) SAME Firm Name 1701 So. 1st Avenue, #404-E Address MAYWOOD, ILLINOIS 60153 708/466-1689 Telephone Number 4/11/2008 Date		EXHIBIT C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature(s) of Debtor(s) (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under chapter 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Print or Type Name of Authorized Individual Title of Authorized Individual by Debtor to File this Petition Date		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. 110(c).) Address Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

In re: Owens, Patricia A.

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 100158xxxxx Specialized Loan Ser 8742 Lucent Blvd. STE.300 Highlands Ranch, CO.801292386			VALUE \$ 143,319 1/2006 mortgage 2-flat rental real estate \$ 150,000 approx. FMV	\$ 143,319	-0-	
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

-0- Continuation Sheets attached.

Subtotal ->
(Total of this page)

\$ 143,319

Total ->

143,319

(use only on last page of the completed Schedule D.)

(Report total also on Summary of Schedules)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Owens, Patricia A.

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)**Domestic Support Obligations**☐ Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. §507(a)(1).**Extensions of credit in an involuntary case**☐ Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(3).**Wages, salaries, and commissions**☐ Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees (and commissions owing to qualifying independent sales representatives) up to \$10,000* per person, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).**Contributions to employee benefit plans**☐ Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(5).**Certain farmers and fishermen**☐ Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(6).**Deposits by individuals**☐ Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(7).☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. §507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D .	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C# Notice #CP 521		W				
SSN: 340-54-6459 Department of the Treasury Internal Revenue Service P.O.Box 21126, Philadelphia, PA. 19114			2002; 2003; 2004; 2005; 2006		\$ 11,000 approx.	\$ 11,000
A/C#						
ALSO: Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604						
A/C#						
A/C#						
A/C#						
A/C#						

Subtotal ->
(Total of this page)

\$ 11,000

Total ->

\$ 11,000

Continuation sheets attached.

(use only on last page of the completed Schedule E)

(Report total also on Summary of Schedules)

* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Owens, Patricia A.

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
A/C # 3957343;ref#54670200031 Leading Edge Recovery Solutions,LLC 5440 N. Cumberland Ave.STE 300 Chicago,IL. 60656-1490	21855		Various dates. consumer loan (delinquent Household Bank a/c)		\$ 6,800
A/C # 0000676920 Nationwide Loans,L.P. 3435 N. Cicero Ave, Chicago, IL.60641 c/o Pekay & Blitstein,P.C. 77 West Washington,#719 Chicago,IL.60602			10/01/06 Promissory note/security agreemnt. (07-M1-196180, judgement on 2/19/08) (PAY DAY LOAN)		2,200
A/C # 02002277-02 A All Financial Services,Inc. 7901 S. Vincennes Chicago,IL. 60619			3/02/2007 PAY DAY LOAN (07-M3-002947, judgement on 2/06/2008)		1,000
A/C # CL23-877810007 The Payday Loan Store of Illinois,Inc. 1215 E.87th St. Chicago, IL. 60619			3/29/2007 PAY DAY LOAN		800
A/C # 211-128901 America's Financial Choice,Inc. Halsted Branch Office 10302 S. Halsted St. Chicago, IL. 60643			4/13/2007 PAY DAY LOAN		1,000
A/C # 458-0159375 QC Financial Services,Inc. d/b/a National Quik Cash and d/b/a National Quik Cash #458 8202 S.Stony Island Ave. Chicago, IL. 60617			3/28/2007 PAY DAY LOAN		900

Subtotal -> \$ 12,700

Total ->

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)1 continuation sheets attached.

In re: Owens, Patricia A.

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	CODEBTR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D ..	AMOUNT OF CLAIM
A/C # 2426 Illinois Lending Corporation 100 W. Randolph street Chicago, IL 60601			3/02/2007 PAY DAY LOAN		\$ 2,100
A/C # 638000870242xxxx-71 450 Winks Lane Instant Credit Dept. Bensalem, PA 19020 BEDFORD FAIR		W	5/2001 revolving a/c		600
A/C # 5178052387524370 Capital One Bank USA P.O.Box 30281 Salt Lake City, UT 841300281			11/2003 revolving a/c		1,400
A/C # 4227-65102381-38 Chase BP P.O.Box 15298 Wilmington, DE. 198505298			07/1981 revolving a/c		1,700
A/C # 5440-4550-1128-59 HSBC Bank P.O.Box 98706 Las Vegas, NV. 891938706			1/2004 Consumer goods		250
A/C # 150001137 Peoples Gas 130 E. Randolph St. Chicago, IL. 606016207			11/1989 Utility		1,200
A/C # 201283 AFNI, Inc. 404 Brock Dr. P.O.Box 3097 Bloomington, IL. 617023097					285
A/C #					
A/C #					

-0- Continuation Sheets attached.

Subtotal ->
(Total of this page)

\$ 7,535

Total ->

\$ 20,235

* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)